

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

JERRY A. MCKINNEY
KATHY J. MCKINNEY
Debtor(s)

Case No. 17-70777JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2017.
- 2) The plan was confirmed on 09/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/08/2019.
- 5) The case was dismissed on 04/08/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,070.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$6,000.00
Less amount refunded to debtor \$5.00

NET RECEIPTS: \$5,995.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$373.94
Court Costs \$0.00
Trustee Expenses & Compensation \$268.00
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$641.94

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DISPOSAL	Unsecured	158.90	NA	NA	0.00	0.00
AFNI	Unsecured	628.28	NA	NA	0.00	0.00
AFSA DATA CORP/ACS**++	Unsecured	15,248.62	NA	NA	0.00	0.00
ALLIANCE ONE RECEIVABLES MGM	Unsecured	727.15	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	18,137.84	16,175.00	16,175.00	448.36	646.09
ALLY FINANCIAL(*)	Unsecured	0.00	1,962.84	1,962.84	0.00	0.00
ALTOONA REGIONAL HEALTH SYST	Unsecured	50.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	50.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	25.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	836.00	836.45	836.45	0.00	0.00
CAWLEY AND BERGMAN	Unsecured	836.45	NA	NA	0.00	0.00
CENTRE DIAGNOSTIC IMAGING	Unsecured	28.00	NA	NA	0.00	0.00
CENTRE DIAGNOSTIC IMAGING	Unsecured	15.00	NA	NA	0.00	0.00
CENTRE DIAGNOSTIC IMAGING	Unsecured	131.00	NA	NA	0.00	0.00
CENTRE DIAGNOSTIC IMAGING	Unsecured	198.00	NA	NA	0.00	0.00
CENTRE EMERGENCY MEDICAL	Unsecured	836.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Secured	33,229.00	NA	NA	0.00	0.00
CLAIR AND ELEANOR GODISSART	Unsecured	0.00	NA	NA	0.00	0.00
CLEARFIELD HOSPITAL	Unsecured	420.75	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	161.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	161.80	NA	NA	0.00	0.00
COMPLETE PAYMENT RECOVERY SI	Unsecured	97.16	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	356.06	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	333.39	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	NA	0.00	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	NA	6,635.82	6,635.82	0.00	0.00
CREDIT BUREAU OF LANCASTER CC	Unsecured	836.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	31.10	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	99.23	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	44.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	150.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CREDIT MANAGEMENT CO	Unsecured	1,393.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	392.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	302.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	120.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	21.53	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	22.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	119.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING (ECMC*)	Unsecured	5,600.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Unsecured	14,506.00	15,564.52	15,564.52	0.00	0.00
FIRST PREMIER BANK	Unsecured	14,475.00	14,475.59	14,475.59	0.00	0.00
GEISINGER HEALTH SYSTEM	Unsecured	15.00	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM	Unsecured	370.76	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM	Unsecured	370.76	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM	Unsecured	324.76	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM	Unsecured	6,520.00	NA	NA	0.00	0.00
HMC GROUP	Unsecured	493.43	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Unsecured	1,200.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Unsecured	1,258.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Secured	4,382.00	NA	NA	0.00	0.00
HOME HEALTH RESOURCE	Unsecured	27.02	NA	NA	0.00	0.00
HSBC MORTGAGE SVCS (RE)*++	Unsecured	10,098.00	NA	NA	0.00	0.00
ICN IPA COLLECTION	Unsecured	294.29	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	11,509.92	13,278.92	13,278.92	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	24,272.45	16,403.63	16,403.63	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	2,189.32	2,189.32	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,285.00	NA	NA	0.00	0.00
L ROSS	Unsecured	830.74	NA	NA	0.00	0.00
LAFFEY AND ASSOCIATES PC	Unsecured	2,109.04	NA	NA	0.00	0.00
LAFFEY AND ASSOCIATES PC	Unsecured	11,746.42	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	145,083.01	156,502.74	0.00	4,258.61	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	40,113.19	40,113.19	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	225.00	0.00	0.00	0.00
LAUREL EYE CLINIC	Unsecured	55.00	NA	NA	0.00	0.00
LOWES	Unsecured	390.42	NA	NA	0.00	0.00
LTD FINANCIAL SVCS++	Unsecured	188.77	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	13,111.16	13,400.00	13,400.00	0.00	0.00
MABT GENESIS RETAIL	Unsecured	449.00	NA	NA	0.00	0.00
MABT GENESIS RETAIL	Unsecured	311.00	NA	NA	0.00	0.00
MABT GENESIS RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
MABT GENESIS RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
MED EAST POST OPD SURGICAL	Unsecured	84.95	NA	NA	0.00	0.00
MED EAST POST OPD SURGICAL	Unsecured	69.95	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	46.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	520.77	NA	NA	0.00	0.00
MIHALKD	Unsecured	255.86	NA	NA	0.00	0.00
MOUNT NITTANY PHYSICIAN GROUP	Unsecured	22.00	NA	NA	0.00	0.00
MT NITTANY MEDICAL	Unsecured	185.62	NA	NA	0.00	0.00
MT NITTANY MEDICAL	Unsecured	301.77	NA	NA	0.00	0.00
MT NITTANY MEDICAL	Unsecured	2,634.50	NA	NA	0.00	0.00
MT NITTANY MEDICAL	Unsecured	508.50	NA	NA	0.00	0.00
MT NITTANY MEDICAL	Unsecured	50.00	NA	NA	0.00	0.00
MT NITTANY MEDICAL	Unsecured	185.62	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	2,671.08	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GROUP	Unsecured	28.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC	Unsecured	2,867.29	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	210.72	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	244.71	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	998.49	NA	998.49	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	3,885.07	9,825.37	9,825.37	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP++	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	394.71	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	875.72	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	55.76	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	200.00	NA	NA	0.00	0.00
PENN HIGHLANDS	Unsecured	493.43	NA	NA	0.00	0.00
PENN HIGHLANDS	Unsecured	185.34	NA	NA	0.00	0.00
PENN HIGHLANDS	Unsecured	108.95	NA	NA	0.00	0.00
PENN HIGHLANDS	Unsecured	704.15	NA	NA	0.00	0.00
PENN HIGHLANDS	Unsecured	100.00	NA	NA	0.00	0.00
PENN HIGHLANDS DUBOIS	Unsecured	50.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	800.13	800.13	800.13	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,274.00	1,274.00	1,274.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	449.00	449.78	449.78	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,092.32	2,867.29	2,867.29	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	238.89	191.66	191.66	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CA	Unsecured	420.75	NA	NA	0.00	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	703.60	NA	NA	0.00	0.00
R & R RADIOLOGY	Unsecured	44.00	NA	NA	0.00	0.00
SCHEER GREEN AND BURKE COMP	Unsecured	420.75	NA	NA	0.00	0.00
SCHUMACHER GROUP	Unsecured	909.75	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	1,220.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	10,624.38	NA	NA	0.00	0.00
THE CARING HEALTHCARE NETWORK	Unsecured	496.21	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	367.35	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	182.25	NA	NA	0.00	0.00
TYRONE HOSPITAL	Unsecured	140.00	NA	NA	0.00	0.00
UNITED RECOVERY SERVICES	Unsecured	1,464.41	NA	NA	0.00	0.00
UOC SURGICAL SERVICES LIMITED	Unsecured	40.00	NA	NA	0.00	0.00
UOC SURGICAL SERVICES LIMITED	Unsecured	40.00	NA	NA	0.00	0.00
UOC SURGICAL SERVICES LIMITED	Unsecured	25.00	NA	NA	0.00	0.00
UPMC++	Unsecured	5.29	NA	NA	0.00	0.00
UPMC++	Unsecured	87.81	NA	NA	0.00	0.00
UPMC++	Unsecured	367.35	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,830.89	1,830.89	1,830.89	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$4,258.61	\$0.00
Mortgage Arrearage	\$40,113.19	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,175.00	\$448.36	\$646.09
All Other Secured	\$3,187.81	\$0.00	\$0.00
TOTAL SECURED:	\$59,476.00	\$4,706.97	\$646.09
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,403.63	\$0.00	\$0.00
TOTAL PRIORITY:	\$16,403.63	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$83,393.26	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$641.94</u>
Disbursements to Creditors	<u>\$5,353.06</u>
TOTAL DISBURSEMENTS :	<u>\$5,995.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/13/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.